THE OTHER SIDE OF
THE CONVERSATION

CONVERSATION TWO

Legacy planning *and your* Traditional IRA

ADVANCED PLANNING STRATEGIES FOR RETIREMENT ASSETS

Decades of tradition and conventional thinking have left many retirees facing unnecessary tax burdens, rising RMDs (Required Minimum Distributions), and limited options.

It doesn't have to be that way.

This conversation explores strategies designed to overcome the hurdles of yesterday—so you can create more opportunities for today and the legacy you want to leave behind.

OTHER SIDE
ASSET MANAGEMENT

PRESERVING WEALTH.
PROTECTING LEGACY.
EXPLORING OPPORTUNITIES
BEYOND TRADITIONAL RETIREMENT STRATEGIES.

THE OTHER SIDE OF THE CONVERSATION

A Letter from Other Side Asset Management

Dear Friends,

For decades, retirement planning followed a familiar path. Work hard. Save consistently. Contribute to your retirement accounts. Allow those assets to grow tax-deferred for as long as possible.

For millions of Americans, that approach built substantial wealth.

But retirement planning has evolved. Tax laws have changed. Families have changed. Goals have changed. Yet many retirement strategies have remained largely unchanged—often because the conversation was never revisited.

As a result, some retirees now face larger Required Minimum Distributions (RMDs), higher lifetime tax liabilities, Medicare premium surcharges, and the challenge of transferring heavily taxed retirement assets to the next generation.

For some families, these outcomes are simply the byproduct of years of successful saving. **For others, they represent planning opportunities that were never explored—or conversations that never took place.**

Neither should prevent you from making thoughtful decisions today. That's what this conversation is about.

Not finding a single "best" strategy, but understanding that different objectives often require different solutions.

For one family,	For another,	For others,	And in many situations,
a carefully timed Roth conversion may create meaningful long-term tax savings.	life insurance may provide an efficient way to replace wealth or transfer assets to future generations.	charitable planning strategies such as a Charitable Remainder Unitrust may help address income, taxes, diversification, and legacy goals simultaneously.	the greatest opportunity comes not from choosing one strategy—but from thoughtfully combining several.

At Other Side Asset Management, we've long believed that sophisticated planning begins with understanding your objectives—not recommending products.

Every family has a different balance sheet. Every retirement has different goals. Every legacy has a different story.

Our hope is that this conversation challenges conventional thinking, introduces planning opportunities you may not have previously considered, and encourages you to ask a different set of questions about your retirement assets, your family, and the legacy you hope to leave behind.

Thank you for allowing us to be part of that conversation.

Warm regards,

Mitchel Krause
President
Other Side Asset Management

A Different Conversation

WHEN SUCCESS CREATES NEW PLANNING OPPORTUNITIES

> "The strategy that helped build your wealth isn't always the one that helps **preserve** it, **distribute** it, or **transfer** it efficiently to future generations."

For decades, maximizing contributions to Traditional IRAs and employer-sponsored retirement plans became the cornerstone of retirement planning.
For many families, that discipline created substantial wealth.

Today, those accounts often represent one of a family's largest financial assets. **They can also represent one of its greatest planning opportunities.**

The very tax deferral that helped those assets grow throughout your working years may have also created an **unintended consequence— a future tax liability** that can affect not only your retirement, but potentially the wealth ultimately transferred to future generations.

While we can't change the decisions that helped build your retirement account, **thoughtful planning today may significantly influence what happens next.**

NEW QUESTIONS. NEW PRIORITIES.

- How will Required Minimum Distributions (RMDs) impact my taxes and income needs?
- Can I reduce future tax liability?
- What impact could this have on Medicare premiums?
- What strategies can help preserve more of my wealth for future generations?
- Is charitable giving an important part of my legacy?
- Would combining multiple strategies create a better long-term outcome than relying on just one?

NO ONE STRATEGY FITS EVERY FAMILY

The best approach depends on your unique circumstances, your goals, and the impact you hope to create.

USE IRA ASSET DISTRIBUTIONS
Rely on retirement account distributions to support your lifestyle.

OR

ROTH CONVERSIONS
Strategically convert portions of your IRA to a Roth IRA.

OR

LIFE INSURANCE STRATEGY
Redirect RMDs toward life insurance to create greater tax-efficient wealth.

OR

CHARITABLE PLANNING
Use charitable planning strategies to support the causes you care about.

OR

COMBINATION APPROACH
A coordinated strategy may be the most effective long-term solution.

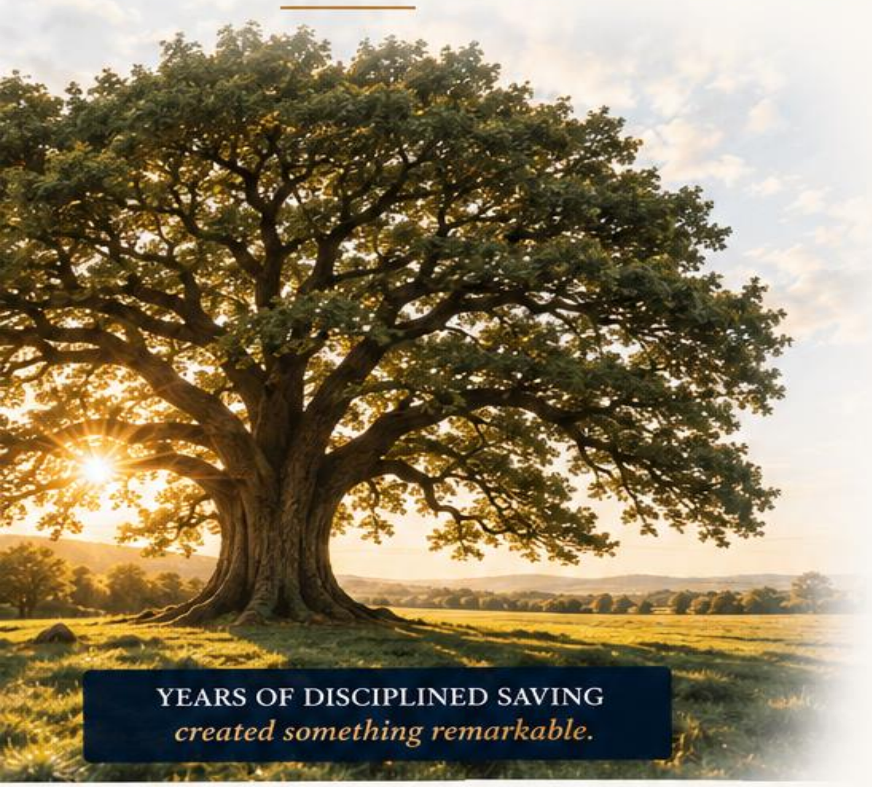
Yesterday's decisions built your retirement account. Today's decisions may determine how much of it your family ultimately keeps.

The right conversation today can change tomorrow's outcome.

PLANNING OPPORTUNITY ONE

The Large Retirement Account

SUCCESS CREATED THE OPPORTUNITY.
PLANNING DETERMINES THE OUTCOME.



You spent decades doing exactly what many financial professionals encouraged.

- You saved consistently.
- You deferred taxes.
- You invested for long-term growth.

Over time, your retirement accounts became one of your family's largest financial assets.

That success deserves to be celebrated.

But retirement introduces a new reality.

The very tax deferral that helped build your retirement account may also have created an unintended consequence—a future tax liability that can affect not only your retirement, but potentially the wealth ultimately transferred to future generations.

The account itself isn't the problem.
The planning opportunity lies in deciding what happens next.

WHY THIS CONVERSATION MATTERS TODAY

For many years, inherited retirement accounts could often be distributed over a beneficiary's lifetime. Recent legislative changes significantly shortened that timeline for most non-spouse beneficiaries, requiring distributions over a **10-year period.**

When combined with today's larger retirement account balances, those changes have created new planning opportunities that deserve careful consideration.

THE JOURNEY OF A TRADITIONAL IRA

WORKING YEARS → **TAX DEDUCTION** → **TAX-DEFERRED GROWTH** → **LARGE RETIREMENT ACCOUNT** → **RETIREMENT**

WORKING YEARS
You save and contribute.

TAX DEDUCTION
Contributions reduce your current taxable income.

TAX-DEFERRED GROWTH
Investments grow without current taxes limiting compounding.

LARGE RETIREMENT ACCOUNT
Decades of discipline create significant long-term value.

RETIREMENT
A new set of decisions can shape your income, your taxes, and your legacy.

RETIREMENT INCOME
Meeting your lifestyle needs with confidence.

TAX EFFICIENCY
Managing taxes today and in the future.

LEGACY PLANNING
Preserving more for the people you love.

CHARITABLE PLANNING
Leaving a lasting impact for the causes that matter to you.

THE RIGHT QUESTIONS LEAD TO THE RIGHT STRATEGY

RETIREMENT INCOME
How much do you actually need to live comfortably throughout retirement?

TAX EFFICIENCY
Can future taxes, RMDs, and Medicare premium surcharges be reduced or better managed?

LEGACY PLANNING
How much of your wealth ultimately reaches the next generation?

COORDINATED STRATEGIES
Which combination of strategies—and in what order—best fits your family's goals?

A large retirement account doesn't automatically require a particular strategy.
It requires asking the right questions before choosing one.

PLANNING OPPORTUNITY TWO

The Other Side of the Conversation

The Right Questions Lead to the Right Strategy

"Planning isn't about choosing the "best" strategy. It's about choosing the strategy—or combination of strategies—that best serves your family's objectives."

Has Your Retirement Plan Directly Addressed These Questions?

Before evaluating advanced retirement planning strategies, it is important to determine whether your retirement plan has addressed the questions that often shape every decision that follows.

01 INCOME PLANNING

Understanding how retirement will be funded.

- How much income will your retirement require?
- How much of that income is expected to come from qualified retirement assets versus non-qualified assets?
- Have you identified which income sources are guaranteed and which depend upon market performance?
- Will your retirement income continue to keep pace with inflation over time?

02 PROTECTION

Planning for life's unfortunate and untimely events.

After more than 30 years of helping families prepare for retirement, we've learned that many of the events people describe as "unexpected" are actually possibilities every retirement plan should be designed to withstand. While their timing may be impossible to predict, their potential impact often is not.

- What happens to your retirement income if one spouse unexpectedly passes away?
- Will one Social Security benefit be lost?
- Will pension income continue, be reduced, or stop altogether?
- Will the surviving spouse still have sufficient income to maintain the same lifestyle?

03 PLANNING OPPORTUNITIES

Recognizing opportunites before they disappear.

- Have you begun Required Minimum Distributions?
- If not, how many years remain before they begin?
- Are there years where taxable income may temporarily be lower?
- Are there planning opportunities available today that may no longer exist once RMDs begin?

04 YOUR OBJECTIVES

Defining what success looks like.

- What are you ultimately trying to accomplish?
- Is your priority retirement income, reducing lifetime taxes, preserving wealth for your family, charitable giving—or a combination of these goals?

QUESTIONS → UNDERSTANDING → OPPORTUNITY → STRATEGY

Why the Questions Matter

Every retirement strategy should begin with a clear understanding of the retirement plan itself.

The amount of income your retirement requires influences how much flexibility exists within your qualified retirement assets.

The unexpected loss of a spouse can dramatically change household income, taxation, and the long-term sustainability of the retirement plan.

The years before RMDs begin may present planning opportunities that simply won't exist later.

Because these decisions are interconnected, the answers don't simply influence one planning strategy—they help determine whether certain strategies are appropriate at all.

Only after these questions have been answered should Roth conversions, charitable planning, legacy strategies, or other advanced retirement planning techniques enter the conversation.

"Every retirement strategy begins with questions. The answers determine the strategy—not the other way around."

PLANNING OPPORTUNITY THREE

One IRA.
Several Possible Paths.

A traditional IRA can play many different roles in your retirement plan and legacy.

The goal is to determine which path—or combination of paths—best serves your objectives.

> “Strategy is not about choosing one path. It’s about understanding how each path can serve your plan.”

PRESERVE FLEXIBILITY

Continue managing the traditional IRA, take RMDs as required, and coordinate distributions with the broader income plan.

REPOSITION DURING LIFE

Use strategic Roth conversions during favorable tax years to reduce future qualified assets and potentially lessen later RMD exposure.

REPOSITION FOR LEGACY

Use IRA distributions, Roth conversions, properly funded trusts, life insurance, charitable planning, or a combination of strategies to change what ultimately reaches your family or charity.

COORDINATE MULTIPLE OBJECTIVES

The appropriate solution may not be one strategy. It may be a carefully designed combination that reflects all of your goals.

The objective is not to eliminate the traditional IRA. It is to determine what role the IRA should play during retirement – and how to most efficiently use the tools available to preserve your hard earned legacy.

> “The right strategy depends upon *the right objective.*”

PLANNING OPPORTUNITY FOUR

Planning Begins *With Your Objectives.*

Every family and situation is different. The right approach is the one that aligns with what matters most to you.

PRESERVE RETIREMENT INCOME

Ensure the IRA continues to support your lifestyle throughout retirement.

CONSIDERATIONS:

- May involve traditional distributions or partial Roth conversions
- Focus on cash flow and stability
- Minimize disruption to your income plan

REDUCE LIFETIME TAXES

Proactively manage your tax exposure for a more efficient retirement.

CONSIDERATIONS:

- Roth conversions
- Strategic charitable planning (CRUTs)
- Timing and tax bracket management

MAXIMIZE FAMILY LEGACY

Position assets to provide the greatest potential benefit for your heirs.

CONSIDERATIONS:

- Stretch distributions (where available)
- Trust strategies
- Minimize taxes on inherited assets

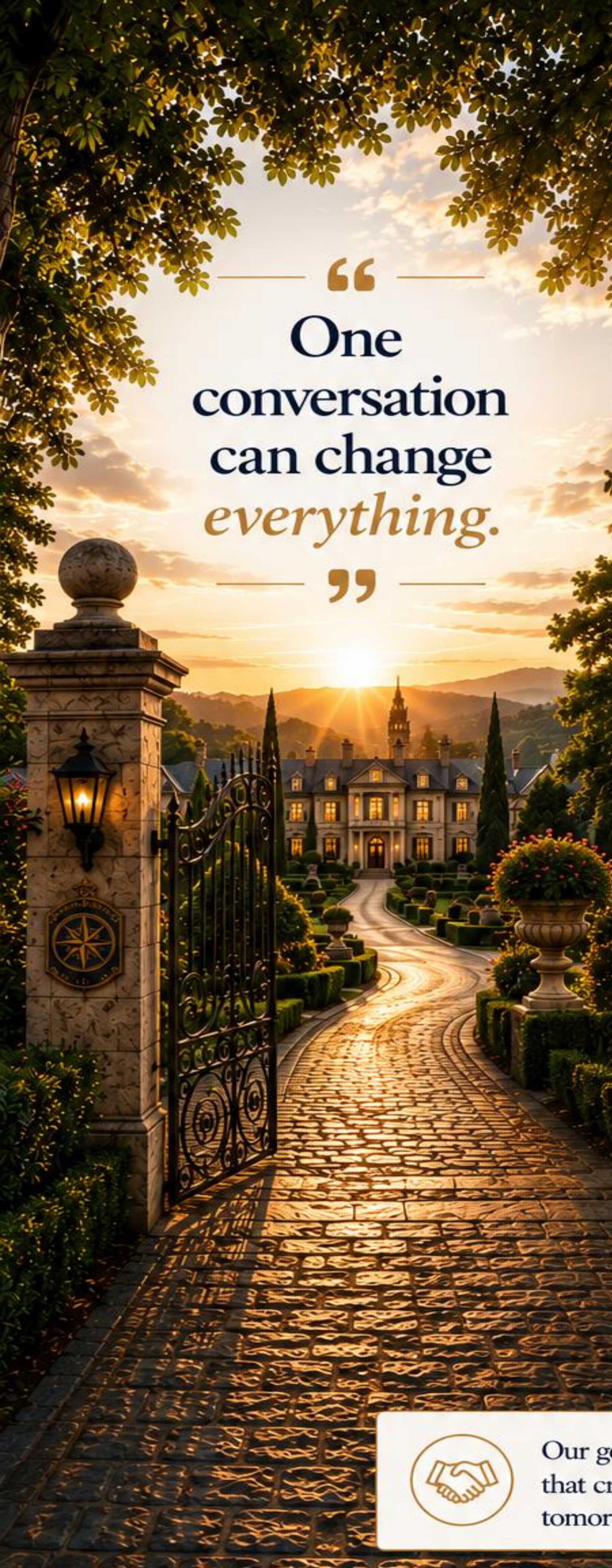
LEAVE A CHARITABLE LEGACY

Support the causes that matter most while realizing meaningful benefits.

CONSIDERATIONS:

- Charitable Remainder Trusts (CRUTs)
- Qualified charitable distributions
- Create a lasting impact

There is no one-size-fits-all solution.
The best plan is built around your goals, your values, and your vision for the future.



THE OTHER SIDE OF
THE CONVERSATION

Let's Start Yours.

The right IRA strategy can do more than reduce taxes—it can preserve your legacy, provide greater flexibility, and create lasting impact for those you care about most.

We invite you to continue the conversation with an experienced team that understands the complexities of retirement, tax-efficient planning, and wealth transfer strategies.

One conversation can open the door to countless possibilities.

LET'S CONTINUE THE CONVERSATION.

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Schedule a Conversation
https://othersideam.com/book-now/

Raleigh, NC

SCAN TO SCHEDULE
YOUR CONVERSATION

Our goal is simple: to help you make confident decisions today that create greater freedom, security, and opportunity for tomorrow.

IMPORTANT INFORMATION & DISCLOSURES

This publication has been prepared by Other Side Asset Management, LLC ("OSAM"), a Registered Investment Adviser, for educational and informational purposes only. It is intended to provide general information regarding charitable giving, financial planning, investment management, tax-efficient wealth transfer, and estate planning concepts. It should not be construed as personalized investment, legal, tax, or accounting advice, nor should it be considered a recommendation to buy, sell, or hold any security, finaroduct, or investment strategy.

Every individual's financial circumstances, objectives, tax situation, and charitable goals are unique. Before implementing any strategy discussed in this publication, readers should consult with their financial advisor, tax professional, and attorney to determine whether such strategy is appropriate for their specific circumstances. OSAM does not provide legal or tax advice.

The opinions expressed herein reflect the views of OSAM as of the publication date and are subject to change without notice. Information contained in this publication has been obtained from sources believed to be reliable; however, OSAM does not warrant or guarantee the accuracy, completeness, or timeliness of such information.

Examples, illustrations, hypothetical scenarios, and case studies are provided solely to explain financial planning concepts. They are not intended to predict future results or guarantee any particular outcome. Actual investment performance, tax savings, charitable deductions, income distributions, and estate planning results will vary based upon individual circumstances, applicable federal and state laws, future legislative changes, market conditions, asset performance, and trust design.

References to specific securities, investment strategies, asset classes, charitable planning vehicles, trusts, donor-advised funds, charitable remainder trusts (CRTs), charitable remainder unitrusts (CRUTs), charitable lead trusts (CLTs), private foundations, qualified charitable distributions (QCDs), or other planning techniques are presented solely for educational purposes. Such references should not be interpreted as individualized recommendations or as an offer to purchase or sell any security or financial product.

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Nothing contained in this publication should be interpreted as creating an advisory relationship with OSAM or as a substitute for individualized financial advice.

One final recommendation

The purpose of this publication is to educate investors on financial planning concepts—not to promote a particular product or investment solution. Every recommendation should begin with a comprehensive review of an individual's unique financial circumstances, goals, and objectives.

OTHER SIDE
ASSET MANAGEMENT
REGISTERED INVESTMENT ADVISER

PRESERVING WEALTH.
PROTECTING LEGACY.
EXPLORING OPPORTUNITIES
BEYOND TRADITIONAL RETIREMENT STRATEGIES.